

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Smith, Celeste	§	Case No. 09 B 40153
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 10/26/2009.

2) The plan was confirmed on 01/27/2010.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/23/2010 and 09/22/2010.

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was converted on 02/03/2011.

6) Number of months from filing or conversion to last payment: 16.

7) Number of months case was pending: 17.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$112,952.70.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$10,472.50
Less amount refunded to debtor	\$2,566.52

**NET RECEIPTS:** \$7,905.98

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0
Trustee Expenses & Compensation	\$466.73
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,466.73

Attorney fees paid and disclosed by debtor \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Chase Automotive Finance	Secured	\$16,070.00	\$16,147.00	\$16,070.00	\$4,439.25	\$0
Credit Union America Financial Servi	Secured	\$203,082.00	\$202,765.72	\$202,765.72	\$0	\$0
First American Bank	Secured	\$84,850.00	\$83,752.22	\$83,752.22	\$0	\$0
American Express Centurion	Unsecured	\$1,482.00	\$1,539.40	\$1,539.40	\$0	\$0
Bill Me Later	Unsecured	\$198.57	NA	NA	\$0	\$0
Chase Automotive Finance	Unsecured	NA	\$77.00	\$77.00	\$0	\$0
Discover Financial Services	Unsecured	\$4,890.00	\$4,890.71	\$4,890.71	\$0	\$0
FIA Card Services	Unsecured	\$48,183.00	\$48,183.49	\$48,183.49	\$0	\$0
Morton Grove Dental Assoc	Unsecured	\$2,171.00	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$2,410.00	\$2,438.36	\$2,438.36	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$9,215.00	\$9,522.29	\$9,522.29	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$12,397.00	\$12,272.63	\$12,272.63	\$0	\$0
RoundUp Funding LLC	Unsecured	\$969.00	\$889.85	\$889.85	\$0	\$0
US Bank	Unsecured	\$8,613.00	\$10,027.50	\$10,027.50	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$286,517.94	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$16,070.00	\$4,439.25	\$0
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$302,587.94</b>	<b>\$4,439.25</b>	<b>\$0</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$89,841.23</b>	<b>\$0</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$3,466.73	
Disbursements to Creditors	\$4,439.25	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$7,905.98</b>

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: March 1, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.